

Information to identify the case:

Debtor 1 **Howard L Shaver**
First Name Middle Name Last Name
Debtor 2 **Jennifer L Shaver**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **10-42140-MBK**

Social Security number or ITIN **xxx-xx-5721**
EIN **-----**
Social Security number or ITIN **xxx-xx-0832**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard L Shaver

Jennifer L Shaver
aka Jennifer L Hulse

9/29/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Howard L Shaver
Jennifer L Shaver
Debtors

Case No. 10-42140-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 48

Date Rcvd: Sep 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2016.

db/jdb +Howard L Shaver, Jennifer L Shaver, 366 Lakewood Rd, New Egypt, NJ 08533-2111
aty +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541
511291321 1st Finl Invstmnt Fund, 230 Peachtree St NW Ste 170, Atlanta, GA 30303-1536
511291322 Action Coll Agcy Of Bo, 422 W Grove St, Middleboro, MA 02346-1456
511291323 Advantage Assets, 1700 Commerce St, Dallas, TX 75201-5314
511291325 Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
514129979 +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
511291332 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120)
511291327 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485 (address filed with court: Cach Llc, 370 17th St Ste 5000, Denver, CO 80202-5690)
511291329 Capital Management Services, LP, 726 Lakewood Road, New Egypt, NJ 08533-2111
511508444 CitiFinancial Services, Inc., P.O. Box 70919, Charlotte, NC 28272-0919
511291333 +Fein, Such, Kahn & Shepard, PC, 7 Century Dr, Parsippany, NJ 07054-4673
511291336 Goldman & Warshaw, PC, 34 Maple Ave Ste 101, Pine Brook, NJ 07058-9394
511291339 LTD Financial Services LP, 322 Southwest Freeway, Ste 1600, Houston, TX 77074
511291340 MCI Worldcom, 500 Technology Dr Ste 300, Saint Charles, MO 63304-2225
515100614 +Ventures Canyon Trust 2013-I-H-R, c/o Servis One, Inc., dba BSI Financial Services, Inc., 314 S. Franklin Street, 2nd Floor, Titusville, Pennsylvania 16354-2168

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2016 22:34:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2016 22:34:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
511493618 +EDI: LTDFINANCIAL.COM Sep 29 2016 22:18:00 Advantage Assets II, Inc., 7322 Southwest Frwy., Suite 1600, Houston, TX 77074-2134
511291324 EDI: AFNIRECOVERY.COM Sep 29 2016 22:18:00 Afni, Inc., 404 Brock Drive, PO Box 3427, Bloomington, IL 61702-3427
511586197 +Fax: 866-311-5818 Sep 29 2016 22:33:11 Autobond c/o Systems & Services Tech, Inc., 4315 Pickett Road, St. Joseph, MO 64503-1600
511769971 +EDI: BANKAMER.COM Sep 29 2016 22:18:00 BAC Home Loan Servicing, LP, Bankruptcy Department, Mail Stop TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
511291326 EDI: BANKAMER.COM Sep 29 2016 22:18:00 Bac Home Loans Services, 450 American St, Simi Valley, CA 93065-6285
511291328 EDI: CAPITALONE.COM Sep 29 2016 22:18:00 Cap One, PO Box 85520, Richmond, VA 23285-5520
511291330 EDI: CAPITALONE.COM Sep 29 2016 22:18:00 Capital One Bank, PO Box 5155, Norcross, GA 30091-5155
511458833 EDI: CAPITALONE.COM Sep 29 2016 22:18:00 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
511291331 EDI: CHASE.COM Sep 29 2016 22:18:00 Chase, PO Box 100018, Kennesaw, GA 30156-9204
511360961 EDI: RESURGENT.COM Sep 29 2016 22:18:00 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
512560844 +EDI: RESURGENT.COM Sep 29 2016 22:18:00 East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
511291334 +EDI: AMINFOFP.COM Sep 29 2016 22:18:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
511291335 E-mail/Text: fgbanknyc@fgny.com Sep 29 2016 22:33:56 Forster Garbus & Garbus, Glenn S. Garbus, Esq., 7 Banta Pl, Hackensack, NJ 07601-5604
511291337 EDI: HFC.COM Sep 29 2016 22:18:00 HSBC, PO Box 5250, Carol Stream, IL 60197-5250
511608710 EDI: JEFFERSONCAP.COM Sep 29 2016 22:18:00 DENOVUS CORPORATION LTD, c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
511469860 EDI: JEFFERSONCAP.COM Sep 29 2016 22:18:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
511315170 EDI: MERRICKBANK.COM Sep 29 2016 22:18:00 Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
511291341 EDI: MERRICKBANK.COM Sep 29 2016 22:18:00 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
511291342 EDI: GMACFS.COM Sep 29 2016 22:18:00 National Auto Finance, PO Box 78234, Phoenix, AZ 85062-8234
511465242 +EDI: GMACFS.COM Sep 29 2016 22:18:00 National Auto Finance Company, PO BOX 130424, Roseville, MN 55113-0004
511291343 EDI: PRA.COM Sep 29 2016 22:18:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541-1067
511555837 +EDI: PRA.COM Sep 29 2016 22:18:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541-1067

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Sep 29, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

511475125 +EDI: PRA.COM Sep 29 2016 22:18:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., c/o Lane Bryant Retail, POB 41067,
Norfolk VA 23541-1067
511480987 +E-mail/Text: ebn@vativrecovery.com Sep 29 2016 22:34:11 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX, PO Box 40728,
Houston TX 77240-0728
511291344 EDI: PRA.COM Sep 29 2016 22:18:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4962
511444772 +E-mail/Text: csidl@sbcglobal.net Sep 29 2016 22:34:44 Premier BankCard/Charter,
Post Office Box 2208, Vacaville, CA 95696-8208
511469813 EDI: RESURGENT.COM Sep 29 2016 22:18:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
511291345 EDI: RCSDELL.COM Sep 29 2016 22:18:00 Web Bank/dfs, 1 Dell Way,
Round Rock, TX 78682-7000
511291346 EDI: WFNNB.COM Sep 29 2016 22:18:00 Wfnnb/LaneBryant, PO Box 182789,
Columbus, OH 43218-2789
511522391 EDI: ECAST.COM Sep 29 2016 22:18:00 eCAST Settlement Corporation assignee of,
CitiFinancial Inc, POB 29262, New York NY 10087-9262

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515100615* +Ventures Canyon Trust 2013-I-H-R, c/o Servis One, Inc., dba BSI Financial Services, Inc.,
314 S. Franklin Street, 2nd Floor, Titusville, Pennsylvania 16354-2168
511291338 ##+Lennox Physical Therapy, 501 Iron Bridge Rd, Freehold, NJ 07728-5305

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 29, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Celine P. Derkrikorian on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital
Partners, LLC, Its Trustee njecfmail@mwc-law.com
Celine P. Derkrikorian on behalf of Creditor Ventures Canyon Trust 2013-I-H-R
njecfmail@mwc-law.com
David R Lyons on behalf of Creditor National Auto Finance Company davidl@ldvlaw.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners,
LLC, its Trustee jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Lee Martin Perlman on behalf of Joint Debtor Jennifer L Shaver ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Lee Martin Perlman on behalf of Debtor Howard L Shaver ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 9